

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tina Williams
Debtor

Case No. 19-01997-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 24, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db	+ Tina Williams, 2170 Titania Road, Tobyhanna, PA 18466-8266
5196084	AARON'S, 15 CARRIAGE SQUARE, RT 196, TOBYHANNA, PA 18466
5212488	AT&T CORP, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
5196092	HELLER'S GAS, 500 NORTH POPLAR STREET, BERWICK, PA 18603-1526
5196097	+ PALISADES COLLECTION LLC, C/O MANN BRACKEN LLP, 4660 TRINDLE RD STE 300, CAMP HILL, PA 17011-5610
5196098	+ PIONEER CREDIT RECOVERY, PO BOX 189, ARCADE, NY 14009-0189
5196100	+ REMOTE NEUROMONITORING PHYS, PO BOX 11407, DEPT 2105, BIRMINGHAM, AL 35202-1407

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5196085	Email/Text: bankruptcynotices@aarons.com	Feb 24 2023 18:41:00	AARON'S INC, PO BOX 102746, ATLANTA, GA 30368-2746
5196086	+ EDI: GMACFS.COM	Feb 24 2023 23:49:00	ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901
5196087	+ Email/Text: bankruptcies@amerassist.com	Feb 24 2023 18:41:00	AMERASSIST AR SOLUTIONS, ATTN: BANKRUPTCY, 1105 SCHROCK RD STE 502, COLUMBUS, OH 43229-1174
5196088	Email/Text: FSBank@franklinservice.com	Feb 24 2023 18:41:00	AT&T, C/O FRANKLIN COLLECTION SVC, PO BOX 3910, TUPELO, MS 38803-3910
5223777	EDI: GMACFS.COM	Feb 24 2023 23:49:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
5196089	+ EDI: CONVERGENT.COM	Feb 24 2023 23:49:00	CONVERGENT, PO BOX 9004, RENTON, WA 98057-9004
5196090	EDI: DFAS.COM	Feb 24 2023 23:49:00	DEFENSE FINANCE & ACCT SVC, INDIANAPOLIS CENTER, 8899 EAST 56TH STREET, INDIANAPOLIS, IN 46249-3300
5196091	EDI: DIRECTV.COM	Feb 24 2023 23:49:00	DIRECTTV, PO 6550, GREENWOOD VILLAGE, CO 80155-6550
5220463	EDI: DIRECTV.COM	Feb 24 2023 23:49:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5196093	^ MEBN	Feb 24 2023 18:39:21	KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541
5196094	+ Email/Text: mc@marshalcoleman.com	Feb 24 2023 18:41:00	MAGNOLIA COMPANY, C/O MARSHAL COLEMAN ESQ, 32 BROADWAY STE 1710, NEW YORK, NY 10004-1629

5196095	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 24 2023 18:41:00	MR COOPER, PO BOX 619094, DALLAS, TX 75261-9094
5196096	^ MEBN	Feb 24 2023 18:39:08	NORTHSTAR LOCATION SERVICES, FINANCIAL SERVICES DEPT, 4285 GENESEE STREET, BUFFALO, NY 14225-1943
5199492	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 24 2023 18:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, Texas 75019-4620
5221083	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 24 2023 18:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5211429	+ EDI: CBSTDR	Feb 24 2023 23:49:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
5196101	+ Email/Text: bankruptcydepartment@tsico.com	Feb 24 2023 18:41:00	TRANSWORLD SYSTEMS INC, 500 VIRGINIA DR STE 514, FORT WASHINGTON, PA 19034-2733

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5196099	##+	RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper kdlittleecf@gmail.com
Robert J Kidwell, III	on behalf of Debtor 1 Tina Williams rkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-5
Date Rcvd: Feb 24, 2023

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 24

Vincent Rubino

on behalf of Debtor 1 Tina Williams
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.
com;swiggins@newmanwilliams.com

TOTAL: 7

Information to identify the case:

Debtor 1

Tina Williams

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8561

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-01997-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tina Williams

2/24/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.